

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Elaine S. MASON <i>et al.</i>	Confirmation No.:	3006
Application No.:	09/805,632	Examiner:	Jason M Borlinghaus
Filed:	March 14, 2001	Group Art Unit:	3693
Attorney Docket No.:	COS99039		

For: EARLY-PAYMENT DISCOUNT FOR E-BILLING SYSTEM

Commissioner for Patents  
Alexandria, VA 22313-1450

**RESPONSE UNDER 37 C.F.R. § 1.111**

Dear Sir:

In response to the Office Action dated August 19, 2009, please amend this application as follows.

AMENDMENT AND PRESENTATION OF CLAIMS ..... 2

REMARKS ..... 12